

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Kristen A. Ognjanovac, : Chapter 7  
:   
Debtor. :   
: Bky. No. 17-16955 (PMM)

---

**ORDER GRANTING MOTION TO AVOID LIEN**

AND NOW upon consideration of the Debtor's Motion (doc. no. 23, the "Motion") to Avoid Lien with Midland Funding ("Midland");

AND the Motion alleging that a 2017 judgment entered in favor of Midland in the amount of \$3,247.96 (the "Lien") impairs the Debtor's exemption in property;

AND a hearing with regard to the Motion having been held and concluded on December 7, 2021;

AND for the reasons stated on the record at the hearing;

It is hereby **ordered** that:

- 1) The Motion is **granted**; and
- 2) The Lien of Midland Funding on real estate of the Debtor is hereby **avoided**.



Dated: 12/7/21

---

**PATRICIA M. MAYER**  
**U.S. BANKRUPTCY JUDGE**